

WHAT IS CLAIMED IS:

1. A financing application processing method in an electronic-commerce transaction system where a seller-side terminal that applies a financing, a buyer-side terminal that establishes a transaction with said seller-side, and a center site that stores progress data on said transaction are connected to each other via a network, comprising the steps of:

said seller-side terminal transferring, to said center site, financing applying information including a target transaction set as a security and a suggested money-amount;

said center site that receives said financing applying information making an inquiry of said buyer-side terminal of said target transaction about a disclosure approval/disapproval of said progress data to a terminal of a financial institution connected to said network;

said buyer-side terminal receiving an input of said buyer so as to transfer, to said center site, said disclosure approval/disapproval in response to said inquiry; and

said center site that receives said disclosure approval/disapproval, in a case of receiving a disclosure approval, transferring, to said terminal of said financial institution, financing requesting information along with said progress data and said suggested money-amount.

2. The financing application processing method as claimed in Claim 1, wherein said center site, in a case of receiving a disclosure disapproval of said progress data, notifies said seller-side terminal that said financing application is disapproved.

3. The financing application processing method as claimed in Claim 1, wherein

said progress data includes an identifier for indicating whether or not said transaction is preset as said security; and

said center site, in a case where said identifier indicates that said transaction is preset as said security, notifying said seller-side terminal that said applying information can not be received.

4. The financing application processing method as claimed in Claim 1, wherein

said applying information includes a specification of said financial institution; and

said center site transferring said financing requesting information to said terminal of said specified financial institution.

5. The financing application processing method as claimed in Claim 1, wherein

said financial institution transfers, to said center site, an approval/disapproval of said financing in response to said financing requesting information; and

said center site that receives said

approval/disapproval of said financing transfers said approval/disapproval of said financing to said seller-side terminal.

6. The financing application processing method as claimed in Claim 1, wherein

said terminal of said financial institution transfers, to said center site, a financing-capable money-amount in response to said financing requesting information; and

said center site that receives said financing-capable money-amount transferring said financing-capable money-amount to said seller-side terminal.

7. A financing application processing method in a center site that is connected via a network to a seller-side side terminal applying a financing and a buyer-side terminal establishing a transaction with said seller-side, wherein

said center site

has a database for storing progress data on said transaction;

receives financing applying information including a target transaction set as a security and a suggested money-amount;

makes an inquiry of said buyer-side terminal of said target transaction about a disclosure approval/disapproval of said progress data to a financial institution; and

in a case of receiving a disclosure approval for said inquiry from said buyer-side terminal, transfers, to said financial institution, financing requesting information along with said progress data and said suggested money-amount.

8. The financing application processing method as claimed in Claim 7, wherein, in a case of receiving a disclosure disapproval in response to said inquiry, said center site notifies said seller-side terminal that said financing application is disapproved.

9. The financing application processing method as claimed in Claim 7, wherein

said progress data includes an identifier for indicating whether or not said transaction is preset as said security; and

in a case where said identifier indicates that said transaction is preset as said security, said center site does not perform said inquiry to said buyer-side terminal, and notifies said seller-side terminal that said financing can not be received in response to said applying information.

10. The financing application processing method as claimed in Claim 7, wherein

said received applying information includes a specification of said financial institution; and

said financing requesting information is transferred to said specified financial institution.

11. The financing application processing method

as claimed in Claim 7, wherein

said center site receives an approval/disapproval of said financing in response to said financing requesting information; and

said center site transfers said approval/disapproval information of said financing to said seller-side terminal.

12. The financing application processing method as claimed in Claim 11, wherein, in a case of receiving an approval of said financing along with a financing-capable money-amount, said financing-capable money-amount is transferred to said seller-side terminal.